

WHAT IS CLAIMED IS:

1. A settlement processing apparatus for performing a settlement processing for settling a debt issued by a business transaction with a customer, comprising:
 - 5 a customer identification data attaining section which attains customer identification data for identifying the customer;
 - a purchase data attaining section which attains purchase data concerning contents of the debt;
 - 10 a data storage which stores customer-specific data including the customer identification data and specifying the customer;
 - an authentication section which compares the customer identification data attained by the customer identification data attaining section with the customer-specific data stored in the data storage, to authenticate the customer identification data; and
 - 15 a settlement processing section which performs the processing for settling the debt, based on the customer-specific data corresponding to the customer identification data and the attained purchase data, if the authentication section authenticates the customer identification data, and which processes settlement completion data indicating that the processing is completed, after the processing is completed, making the settlement completion data be able to be notified to the customer.
- 20 2. The settlement processing apparatus according to claim 1, wherein the customer identification data attaining section attains the customer identification data from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates the purchase data concerning the contents of the debt, the organization serving the business transaction, and
 - 25 the purchase data attaining section attains the purchase data from at least one of the communication terminal and the checkout terminal.
3. A settlement processing apparatus for performing a settlement processing for settling a debt issued by a business transaction with a customer,

comprising:

- a customer identification data attaining section which attains customer identification data for identifying the customer, from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a
 - 5 checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction;
 - a purchase data attaining section which attains the purchase data from at least one of the communication terminal and the checkout terminal;
 - a data storage which stores customer-specific data including the customer
- 10 identification data and specifying the customer;
 - an authentication section which compares the customer identification data attained by the customer identification data attaining section with the customer-specific data stored in the data storage, to authenticate the customer identification data; and
 - 15 a settlement processing section which performs the processing for settling the debt, based on the customer-specific data corresponding to the customer identification data and the attained purchase data, if the authentication section authenticates the customer identification data.
- 20 4. The settlement processing apparatus according to claim 2, wherein
 - the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,
 - the customer identification data is data specific to the communication terminal,
 - the communication terminal comprises a communication terminal storage which stores the customer identification data and the purchase data attained via the terminal communicator, with the customer identification data and the purchase data associated with each other, and
 - 25 the customer identification data attaining section and the purchase data attaining section attain the customer identification data and the purchase data stored in the communication terminal storage.
- 25 5. The settlement processing apparatus according to claim 3, wherein

the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the customer identification data is data specific to the communication terminal,

the communication terminal comprises a communication terminal storage which

5 stores the customer identification data and the purchase data attained via the terminal communicator, with the customer identification data and the purchase data associated with each other, and

the customer identification data attaining section and the purchase data attaining section attain the customer identification data and the purchase data stored in the

10 communication terminal storage.

6. The settlement processing apparatus according to claim 4, comprising a storage which stores the customer identification data and the purchase data attained from the communication terminal storage of the communication terminal, wherein

the purchase data includes purchase identification data which identifies the

15 purchase data,

after the purchase data attaining section attains the purchase data from the communication terminal storage of the communication terminal, the purchase data attaining section further attains the purchase identification data from the checkout terminal,

20 the authentication section determines whether the purchase identification data attained from the checkout terminal by the purchase data attaining section is equal to the purchase identification data included in the purchase data stored in the storage, and if both are determined to be equal, the authentication section compares the customer identification data corresponding to the purchase identification data and stored in the

25 storage with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data stored in the storage and the customer-specific data corresponding to the

customer identification data.

7. The settlement processing apparatus according to claim 5, comprising a storage which stores the customer identification data and the purchase data attained from the communication terminal storage of the communication terminal, wherein

5 the purchase data includes purchase identification data which identifies the purchase data,

after the purchase data attaining section attains the purchase data from the communication terminal storage of the communication terminal, the purchase data attaining section further attains the purchase identification data from the checkout

10 terminal,

the authentication section determines whether the purchase identification data attained from the checkout terminal by the purchase data attaining section is equal to the purchase identification data included in the purchase data stored in the storage, and if both are determined to be equal, the authentication section compares the customer

15 identification data corresponding to the purchase identification data and stored in the storage with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on
20 the purchase data stored in the storage and the customer-specific data corresponding to the customer identification data.

8. The settlement processing apparatus according to claim 2, wherein the checkout terminal comprises an input section for inputting the customer identification data, and a checkout terminal storage which stores the customer

25 identification data inputted by the input section, and the purchase data, with both associated with each other, and

the customer identification data attaining section and the purchase data attaining section attain the customer identification data and the purchase data stored in the checkout terminal storage of the checkout terminal.

9. The settlement processing apparatus according to claim 3, wherein
the checkout terminal comprises an input section for inputting the customer
identification data, and a checkout terminal storage which stores the customer
identification data inputted by the input section, and the purchase data, with both
5 associated with each other, and

the customer identification data attaining section and the purchase data attaining
section attain the customer identification data and the purchase data stored in the checkout
terminal storage of the checkout terminal.
10. The settlement processing apparatus according to claim 8, comprising a
10 storage which stores the customer identification data and the purchase data attained from
the checkout terminal storage of the checkout terminal, wherein

the customer identification data is data specific to the communication terminal,
the communication terminal comprises a communication terminal storage which
stores the customer identification data,
15 after the customer identification data attaining section attains the customer
identification data from the checkout terminal storage of the checkout terminal, the
customer identification data attaining section further attains the customer identification
data stored in the communication terminal storage of the communication terminal,

the authentication section determines whether the customer identification data
20 attained from the communication terminal storage of the communication terminal by the
customer identification data attaining section is equal to the customer identification data
stored in the storage, and if both are determined to be equal, the authentication section
compares the customer identification data with the customer-specific data, to authenticate
the customer identification data, and
25 if the customer identification data is authenticated by the authentication section,
the settlement processing section performs the processing for settling the debt, based on
the purchase data stored in the storage and the customer-specific data corresponding to the
customer identification data.
11. The settlement processing apparatus according to claim 9, comprising a

storage which stores the customer identification data and the purchase data attained from the checkout terminal storage of the checkout terminal, wherein

the customer identification data is data specific to the communication terminal,

the communication terminal comprises a communication terminal storage which

5 stores the customer identification data,

after the customer identification data attaining section attains the customer identification data from the checkout terminal storage of the checkout terminal, the customer identification data attaining section further attains the customer identification data stored in the communication terminal storage of the communication terminal,

10 the authentication section determines whether the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the customer identification data stored in the storage, and if both are determined to be equal, the authentication section compares the customer identification data with the customer-specific data, to authenticate
15 the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data stored in the storage and the customer-specific data corresponding to the customer identification data.

20 12. The settlement processing apparatus according to claim 8, wherein the checkout terminal comprises a checkout terminal storage which stores the customer identification data,

the checkout terminal determines whether the customer identification data inputted by the input section is equal to the customer identification data stored in the
25 checkout terminal storage, and

if both are determined to be equal by the checkout terminal, the customer identification data attaining section attains the customer identification data.

13. The settlement processing apparatus according to claim 9, wherein the checkout terminal comprises a checkout terminal storage which stores the customer

identification data,

the checkout terminal determines whether the customer identification data inputted by the input section is equal to the customer identification data stored in the checkout terminal storage, and

5 if both are determined to be equal by the checkout terminal, the customer identification data attaining section attains the customer identification data.

14. The settlement processing apparatus according to claim 2, wherein the customer identification data is data specific to the communication terminal, the communication terminal comprises a communication terminal storage which

10 stores the customer identification data,

the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and

15 the purchase data attaining section attains the purchase data from the checkout terminal.

15. The settlement processing apparatus according to claim 3, wherein the customer identification data is data specific to the communication terminal, the communication terminal comprises a communication terminal storage which stores the customer identification data,

20 the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and

the purchase data attaining section attains the purchase data from the checkout terminal.

25 16. The settlement processing apparatus according to claim 14, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the checkout terminal comprises a checkout terminal storage which stores the purchase data and the customer identification data attained via the terminal communicator,

with the purchase data and the customer identification data associated with each other,

the purchase data attaining section attains the purchase data stored in the checkout terminal storage of the checkout terminal, and also attains the customer identification data,

- 5 the authentication section determines whether the customer identification data attained from the checkout terminal storage of the checkout terminal by the purchase data attaining section is equal to the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section, and if both are determined to be equal, the
- 10 authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and
 if the customer identification data is authenticated by the authentication section,
- 15 the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

17. The settlement processing apparatus according to claim 15, wherein
 the communication terminal and the checkout terminal can be connected via a
20 terminal communicator, enabling transmission/reception of data,

 the checkout terminal comprises a checkout terminal storage which stores the purchase data and the customer identification data attained via the terminal communicator, with the purchase data and the customer identification data associated with each other,

- 25 the purchase data attaining section attains the purchase data stored in the checkout terminal storage of the checkout terminal, and also attains the customer identification data,

 the authentication section determines whether the customer identification data attained from the checkout terminal storage of the checkout terminal by the purchase data attaining section is equal to the customer identification data attained from the

communication terminal storage of the communication terminal by the customer identification data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

18. The settlement processing apparatus according to claim 14, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the purchase data includes purchase identification data which identifies the purchase data,

the communication terminal storage of the communication terminal stores the customer identification data and the purchase identification data attained by the terminal communicator, with the customer identification data and the purchase identification data associated with each other,

20 the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and also attains the purchase identification data,

the authentication section determines whether the purchase identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the purchase identification data included in the purchase data attained from the checkout terminal by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section,

and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on
5 the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

19. The settlement processing apparatus according to claim 15, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

10 the purchase data includes purchase identification data which identifies the purchase data,

the communication terminal storage of the communication terminal stores the customer identification data and the purchase identification data attained by the terminal communicator, with the customer identification data and the purchase identification data
15 associated with each other,

the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and also attains the purchase identification data,

the authentication section determines whether the purchase identification data
20 attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the purchase identification data included in the purchase data attained from the checkout terminal by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data
25 attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on

the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

20. The settlement processing apparatus according to claim 14, wherein
the purchase data includes purchase identification data which identifies the
5 purchase data,

the communication terminal comprises an input section for inputting the purchase identification data,

the communication terminal storage of the communication terminal stores the purchase identification data inputted by the input section and the customer identification
10 data, with the purchase identification data and the customer identification data associated with each other,

the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and also attains the purchase identification data,

15 the authentication section determines whether the purchase identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the purchase identification data included in the purchase data attained from the checkout terminal by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section,
20 and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section,
25 the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

21. The settlement processing apparatus according to claim 15, wherein
the purchase data includes purchase identification data which identifies the

purchase data,

the communication terminal comprises an input section for inputting the purchase identification data,

5 the communication terminal storage of the communication terminal stores the purchase identification data inputted by the input section and the customer identification data, with the purchase identification data and the customer identification data associated with each other,

10 the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and also attains the purchase identification data,

15 the authentication section determines whether the purchase identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the purchase identification data included in the purchase data attained from the checkout terminal by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

20 if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

22. The settlement processing apparatus according to claim 14, wherein
25 the customer identification data includes principle confirmation data for confirming the customer himself or herself,

the checkout terminal comprises an input section for inputting the principal confirmation data, and a checkout terminal storage which stores the principal confirmation data inputted by the input section and the purchase data, with the principal confirmation

data and the purchase data associated with each other,

the purchase data attaining section attains the purchase data stored in the checkout terminal storage of the checkout terminal, and also attains the principal confirmation data,

- 5 the authentication section determines whether the principal confirmation data attained from the checkout terminal storage of the checkout terminal by the purchase data attaining section is equal to the principal confirmation data included in the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section, and if both
- 10 are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and
- 15 if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

- 20 23. The settlement processing apparatus according to claim 15, wherein
 the customer identification data includes principle confirmation data for confirming the customer himself or herself,

- 25 the checkout terminal comprises an input section for inputting the principal confirmation data, and a checkout terminal storage which stores the principal confirmation data inputted by the input section and the purchase data, with the principal confirmation data and the purchase data associated with each other,
 - the purchase data attaining section attains the purchase data stored in the checkout terminal storage of the checkout terminal, and also attains the principal confirmation data,
 - the authentication section determines whether the principal confirmation data

attained from the checkout terminal storage of the checkout terminal by the purchase data attaining section is equal to the principal confirmation data included in the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section, and if both

5 are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

10 if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

24. The settlement processing apparatus according to claim 14, wherein

15 the communication terminal and the checkout terminal each have an input section for inputting comparison data which associates the customer identification data with the purchase data,

the customer identification data attaining section attains the customer identification data from the communication terminal, and also attains the comparison data inputted by the input section,

20 the purchase data attaining section attains the purchase data from the checkout terminal, and also attains the comparison data inputted by the input section,

the authentication section determines whether the comparison data attained by the customer identification data attaining section is equal to the comparison data attained by

25 the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

- 5 25. The settlement processing apparatus according to claim 15, wherein
 - the communication terminal and the checkout terminal each have an input section for inputting comparison data which associates the customer identification data with the purchase data,
 - the customer identification data attaining section attains the customer identification data from the communication terminal, and also attains the comparison data inputted by the input section,
 - the purchase data attaining section attains the purchase data from the checkout terminal, and also attains the comparison data inputted by the input section,
 - the authentication section determines whether the comparison data attained by the customer identification data attaining section is equal to the comparison data attained by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and
 - if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.
- 10 10. identification data from the communication terminal, and also attains the comparison data inputted by the input section,
- 15 15. the purchase data attaining section attains the purchase data from the checkout terminal, and also attains the comparison data inputted by the input section,
- 20 20. the authentication section determines whether the comparison data attained by the customer identification data attaining section is equal to the comparison data attained by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and
 - if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.
- 25 26. The settlement processing apparatus according to claim 2, wherein
 - the customer identification data, the customer-specific data, and the purchase data each include residence data concerning residence of at least one of the customer, the communication terminal, and the checkout terminal, and
 - after completion of the processing for settling the debt, the settlement processing

section processes settlement completion data indicating that the processing has been completed on the basis of the residence data included in attained data, making at least one of the communication terminal and the checkout terminal be able to notify the customer of the settlement completion data.

5 27. The settlement processing apparatus according to claim 3, wherein
 the customer identification data, the customer-specific data, and the purchase data
each include residence data concerning residence of at least one of the customer, the
communication terminal, and the checkout terminal, and
 after completion of the processing for settling the debt, the settlement processing
10 section processes settlement completion data indicating that the processing has been
completed on the basis of the residence data included in attained data, making at least one
of the communication terminal and the checkout terminal be able to notify the customer of
the settlement completion data.

15 28. The settlement processing apparatus according to claim 2, wherein
 the customer identification data, the customer-specific data, and the purchase data
each include residence data concerning residence of at least one of the customer, the
communication terminal, and the checkout terminal, and
 before performing the processing for settling the debt, the settlement processing
section processes settlement content data concerning contents of settlement of the debt, on
20 the basis of the residence data included in attained data, making at least one of the
communication terminal and the checkout terminal be able to notify the customer of the
settlement content data.

25 29. The settlement processing apparatus according to claim 3, wherein
 the customer identification data, the customer-specific data, and the purchase data
each include residence data concerning residence of at least one of the customer, the
communication terminal, and the checkout terminal, and
 before performing the processing for settling the debt, the settlement processing
section processes settlement content data concerning contents of settlement of the debt, on
the basis of the residence data included in attained data, making at least one of the

communication terminal and the checkout terminal be able to notify the customer of the settlement content data.

30. The settlement processing apparatus according to claim 1, wherein the data storage stores the attained purchase data and settlement completion determination data indicating whether the processing for settling the debt on the basis of the attained purchase data has been completed, with the attained purchase data and the settlement completion determination data associated with each other, and before performing the processing for settling the debt, the settlement processing section determines whether the processing for settling the debt has been completed, on the basis of the settlement completion determination data corresponding to the purchase data.
- 10 31. The settlement processing apparatus according to claim 3, wherein the data storage stores the attained purchase data and settlement completion determination data indicating whether the processing for settling the debt on the basis of the attained purchase data has been completed, with the attained purchase data and the settlement completion determination data associated with each other, and before performing the processing for settling the debt, the settlement processing section determines whether the processing for settling the debt has been completed, on the basis of the settlement completion determination data corresponding to the purchase data.
- 15 32. The settlement processing apparatus according to claim 30, wherein if it is determined that the processing for settling the debt has not yet been completed, the settlement processing section performs the processing for settling the debt, based on the customer identification data authenticated by the authentication section and the attained purchase data.
- 20 33. The settlement processing apparatus according to claim 31, wherein if it is determined that the processing for settling the debt has not yet been completed, the settlement processing section performs the processing for settling the debt, based on the customer identification data authenticated by the authentication section and the attained purchase data.
- 25 34. The settlement processing apparatus according to claim 1, comprising:

a setting input recognition section which recognizes a setting input requesting disclosure of the purchase data by an input operation; and

a notification section which outputs the purchase data, making the customer be able to recognize the purchase data, if the setting input is recognized by the setting input
5 recognition section.

35. The settlement processing apparatus according to claim 3, comprising:

a setting input recognition section which recognizes a setting input requesting disclosure of the purchase data by an input operation; and

a notification section which outputs the purchase data, making the customer be
10 able to recognize the purchase data, if the setting input is recognized by the setting input recognition section.

36. A settlement processing system which performs a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

the settlement processing apparatus according to claim 1;

15 a communication terminal owned by the customer and capable of transmitting/receiving data;

a checkout terminal which is owned by an organization and generates the purchase data concerning the contents of the debt, the organization serving the business transaction; and

20 a communicator which enables transmission/reception of data among the settlement processing apparatus, the communication terminal, and the checkout terminal.

37. A settlement processing system which performs a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

the settlement processing apparatus according to claim 3;

25 a communication terminal owned by the customer and capable of transmitting/receiving data;

a checkout terminal which is owned by an organization and generates the purchase data concerning the contents of the debt, the organization serving the business transaction; and

a communicator which enables transmission/reception of data among the settlement processing apparatus, the communication terminal, and the checkout terminal.

38. The settlement processing system according to claim 36, wherein the checkout terminal can output, to the communication terminal via the 5 communicator, connection command data for connecting the communication terminal to the settlement processing apparatus, enabling transmission/reception of data, and the communication terminal connects to the settlement processing apparatus via the communicator, upon receipt of the connection command data.

39. The settlement processing system according to claim 37, wherein 10 the checkout terminal can output, to the communication terminal via the communicator, connection command data for connecting the communication terminal to the settlement processing apparatus, enabling transmission/reception of data, and the communication terminal connects to the settlement processing apparatus via the communicator, upon receipt of the connection command data.

15 40. The settlement processing system according to claim 36, wherein the communicator is a network.

41. The settlement processing system according to claim 37, wherein the communicator is a network.

42. A settlement processing method for performing a settlement processing 20 for settling a debt issued by a business transaction with a customer, comprising:
attaining customer identification data for identifying the customer, and purchase data concerning contents of the debt;
comparing the attained customer identification data with customer-specific data including the customer identification data, which is stored in advance, and specifying the 25 customer, to authenticate the customer identification data; and
performing the processing for settling the debt, based on the customer identification data and the attained purchase data, if the customer identification data is authenticated, and settlement completion data indicating that the processing is completed, after the processing is completed, making the settlement completion data be able to be

notified to the customer.

43. A settlement processing method for performing a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

attaining customer identification data for identifying the customer, from at least
5 one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction;

attaining the purchase data from at least one of the communication terminal and
10 the checkout terminal;

comparing the attained customer identification data with the customer-specific data including the customer identification data, which is stored in advance, and specifying the customer, to authenticate the customer identification data; and

15 performing the processing for settling the debt, based on the authenticated customer identification data and the attained purchase data, if the customer identification data is authenticated.

44. A settlement processing program for making a computer execute the settlement processing method according to the claim 42.

45. A settlement processing program for making a computer execute the
20 settlement processing method according to the claim 43.

46. A recording medium which records the settlement processing program according to claim 44 in a computer-readable form.

47. A recording medium which records the settlement processing program according to claim 45 in a computer-readable form.